



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF INSURANCE

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COMMISSIONER OF INSURANCE

BULLETIN 2020-07

To: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc.,
and Health Maintenance Organizations

From: Gary D. Anderson, Commissioner of Insurance

Date: March 26, 2020

Re: Making Consumer Information Available During the COVID-19 Crisis

The Division of Insurance ("Division") issues this Bulletin 2020-07 to provide information to all Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations ("Carriers") about the Division's expectations regarding steps Carriers are to take to educate consumers about how to use Carriers' systems to obtain covered services for COVID-19 testing, diagnosis, and treatment, and how to process claims in the most efficient manner.

Consumer Education

As has been noted in recent Division Bulletins, the public health and societal impact resulting from the spread of COVID-19 is dramatically impacting the Commonwealth. Insurance coverage plays a critical role in the stability of the Commonwealth's economy and the protection of its residents, and COVID-19 imposes unique risks to our insurance market that Massachusetts has not faced for at least a generation. Therefore, the Division is notifying Massachusetts Carriers that it expects them to take the following steps and make the appropriate information available via consumer phone service lines and on their websites:

- Carrier staff should be prepared to advise their covered members how to take steps to avoid the coronavirus, how to get testing when appropriate, and how to obtain care within their health care system.
- Carriers should ensure that their member-facing staff are prepared to educate members on how to use the Carrier's telehealth platform, including the use of telephonic services, the Carrier's website, apps, and other member communication methods.

- Carriers should take the necessary and appropriate steps to educate their in-network providers about plan benefits and services to address COVID-19 so that providers are in a better position to educate patients who are plan members.
- Carriers should consider increasing resources as necessary to accommodate inquiries from consumers about policy coverage benefits, and therefore Carriers should be reviewing their staffing plans to ensure that sufficient personnel are informed and available to field inquiries on the most up-to-date developments relating to COVID-19, especially information from the the Centers for Disease Control and Prevention (CDC) and the Massachusetts Department of Public Health;
- Carriers should develop clear lines of communications with key vendor partners, such as nurse care lines and telehealth vendors, to coordinate activities, including closely monitoring service levels and wait times for vendors and the oversight of vendor mitigation steps, as necessary;
- Carriers should prepare clear and concise descriptions of coverage benefits that may be triggered as the COVID-19 situation continues to evolve. This benefits information should be posted prominently on Carrier and producer websites and sent in response to policyholder inquiries;
- Carriers should develop clear and concise guidelines for their appeal and grievance processes to respond to COVID-19 treatment scenarios;
- Carriers should be alerting consumers to the heightened risk of scams and price gouging during financial disruptions, and they should remind consumers to contact their insurance providers before purchasing unsolicited insurance policies or changing the terms of their current insurance policies;
- Carriers should ensure that consumers do not experience a disruption of service if regulated entities close their offices, including making available other avenues for consumers to continue to manage their insurance products and submit inquiries and claims;
- Carriers should proactively reach out to customers via app announcements, text, email, or other means to explain the above-listed assistance being offered to consumers.

The Division will maintain a list of all Carrier phone and website information on its website. The Division expects Carriers to provide the Division with their contact information and update the information following any changes.

If you have any questions about this Bulletin, please contact Kevin Beagan, Deputy Commissioner for the Health Care Access Bureau, at (617) 521-7323.